

INDIA

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100%

FINANCIAL

INCLUSION

A. RAJMANI SINGH



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India Towards 100% Financial Inclusion

Edited by

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India Towards 100% Financial Inclusion
Dr. A. Rajmani Singh

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A Study on The Impact of Pradhan Mantri Jan-Dhan Yojana in Rural Areas

Dr. Pranjal Bezborah and Manash Pratim Sarmah

Abstract

Financial inclusion enables improved and better sustainable economic and social development of the country. It helps in the empowerment of the underprivileged and poor people of the society with the mission of making them self-sufficient and well informed to take better financial decisions. As the majority of the rural population is still not included in the inclusive growth, the concept of financial inclusion becomes a challenge for the Indian economy. Financial Inclusion is one of the top most priorities of the Government. One of the biggest schemes of the government for social welfare, i.e. "Pradhan Mantri Jan Dhan Yojana (PMJDY)" is a scheme for comprehensive financial inclusion launched by the present Prime Minister of India on 28th August 2014. Prime Minister had announced this scheme on his Independence Day speech on 15th August 2014. This scheme is based on "Sab ka sath sab ka vikas" i.e. inclusive growth of the country. The scheme was started with the main objective of ensuring universal access to banking facilities with at least one basic bank account for every household of the country. This paper is an effort to find out the post

TRADE AND COMMERCE IN NORTH EAST INDIA - PATH TRAVERSED AND WAY AHEAD

Editors

Dr. Jayanta Gogoi & Bichitra Hira



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E-Commerce and Its Impact on Conventional Business: A Study on Select Enterprises in Golaghat Town

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INTRODUCTION:

In today's world, it is widely accepted fact that there is one force which touches each and every sector around the globe to bring a drastic change for the welfare of human race. One force which made the things easier, comfortable, secured, time saving and many more than before. One force which brings a new meaning of the word "convenience" in every sector. That "one force" is no other than information technology, the powerful and perhaps the single massive drive, impacting the global society during the past two decades. There is no sector where the impact of information technology cannot be seen. Information technology has changed our daily lives radically over the recent years, the use of mobile phones to make calls and send text messages, use of websites to book flight or railway tickets and the use of automated teller machines for banking and in many day to day transactions people are using Information technology devices and services. Electronic Commerce or popularly known as "E-commerce" is also an outcome of information technology. E-commerce is relatively a new concept in a country like India but the impact it has created is really very significant. Just within a decade, it has occupied a major share in the market. Already it affects such large sectors as